

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LUCINA JESSUP
48 NEPTUNE AVE
HAMPTON BAYS NY 11946

September 2, 2025

Our File Number: J2502812

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9699. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 26, 2023, you owed: \$3,332.03

Between November 26, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,332.03

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LUCINA JESSUP
48 NEPTUNE AVE
HAMPTON BAYS NY 11946

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502812**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

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New York City Department of Consumer Affairs License Number: 2096769

To: APRIL SEBASTIAN
8087 SENECA TPKE
CLINTON NY 13323-1021

September 2, 2025

Our File Number: J2502946

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6677. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$3,881.22

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,881.22

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

APRIL SEBASTIAN
8087 SENECA TPKE
CLINTON NY 13323-1021

How do you want to respond?

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Hawthorne, NY 10532

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New York City Department of Consumer Affairs License Number: 2096769

To: PATRICK DORSAINVIL
1305 DELMAR LOOP APT 2F
BROOKLYN NY 11239-1610

September 2, 2025

Our File Number: J2502750

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9403. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$2,628.00

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,628.00

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

PATRICK DORSAINVIL
1305 DELMAR LOOP APT 2F
BROOKLYN NY 11239-1610

How do you want to respond?

Check all that apply:

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 - ☐ The amount is wrong.
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- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502750**

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Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LUCINA JESSUP
48 NEPTUNE AVE
HAMPTON BAYS NY 11946-2429

September 2, 2025

Our File Number: J2502811

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7899. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 28, 2023, you owed: \$2,111.51

Between November 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,111.51

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LUCINA JESSUP
48 NEPTUNE AVE
HAMPTON BAYS NY 11946-2429

How do you want to respond?

Check all that apply:

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- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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our File Number: J2502811**

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Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: CHERI KEEHNER
55 RUSH AVE
BINGHAMTON NY 13903-1534

September 2, 2025

Our File Number: J2502818

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2596. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 27, 2023, you owed: \$3,860.76

Between November 27, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,860.76

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

CHERI KEEHNER
55 RUSH AVE
BINGHAMTON NY 13903-1534

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502818**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: CHERI L KEEHNER
2416 NY ROUTE 11
KIRKWOOD NY 13795

September 2, 2025

Our File Number: J2502829

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6892. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 28, 2023, you owed: \$2,371.70

Between November 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,371.70

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

CHERI L KEEHNER
2416 NY ROUTE 11
KIRKWOOD NY 13795

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502829**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ELSA RENTAS
8827 81ST AVE
GLENDALE NY 11385

September 2, 2025

Our File Number: J2502919

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8292. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 24, 2023, you owed: \$1,178.97

Between November 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,178.97

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ELSA RENTAS
8827 81ST AVE
GLENDALE NY 11385

How do you want to respond?

Check all that apply:

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Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: RICHARD TARANGELO
3409 1ST ST
OCEANSIDE NY 11572-5201

September 2, 2025

Our File Number: J2502978

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8798. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 28, 2023, you owed: \$7,399.19

Between November 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$7,399.19

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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RICHARD TARANGELO
3409 1ST ST
OCEANSIDE NY 11572-5201

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**Make your Check payable to
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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: SHARON WIEST
2937 GENESSEE ST PO BOX 26
PIFFARD NY 14533-0026

September 2, 2025

Our File Number: J2503013

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8629. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 3, 2023, you owed: \$1,132.33

Between December 3, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,132.33

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

SHARON WIEST
2937 GENESSEE ST PO BOX 26
PIFFARD NY 14533-0026

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- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2503013**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: KATHERINE CUERRO
159 NEWMAN ST
BRENTWOOD NY 11717

September 2, 2025

Our File Number: J2502741

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5603. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$1,295.51

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,295.51

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

KATHERINE CUERRO
159 NEWMAN ST
BRENTWOOD NY 11717

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502741**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JAMES GRUBER
73 HAYDEN ST
BUFFALO NY 14210-1865

September 2, 2025

Our File Number: J2502788

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8660. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 18, 2023, you owed: \$3,659.86

Between December 18, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,659.86

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JAMES GRUBER
73 HAYDEN ST
BUFFALO NY 14210-1865

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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our File Number: J2502788**

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Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: GIOVANNA LEONE
19 STEVENSON ST
SENECA FALLS NY 13148-2215

September 2, 2025

Our File Number: J2502834

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4305. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 26, 2023, you owed: \$4,237.97

Between November 26, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,237.97

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

GIOVANNA LEONE
19 STEVENSON ST
SENECA FALLS NY 13148-2215

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

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Portnoy Schneck, L.L.C., and include
our File Number: J2502834**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LUC MONDESIR
14128 181ST ST
SPRNGFLD GDNS NY 11413-3031

September 2, 2025

Our File Number: J2502871

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6305. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 28, 2023, you owed: \$1,886.84

Between November 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,886.84

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LUC MONDESIR
14128 181ST ST
SPRNGFLD GDNS NY 11413-3031

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ The amount is wrong.
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Portnoy Schneck, L.L.C., and include
our File Number: J2502871**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LUIS ORTIZ
986 COUNTY ROUTE 6
GERMANTOWN NY 12526-6005

September 2, 2025

Our File Number: J2502893

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4844. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$2,090.08

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,090.08

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LUIS ORTIZ
986 COUNTY ROUTE 6
GERMANTOWN NY 12526-6005

How do you want to respond?

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- ☐ **I want to dispute the debt because I think:**
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- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502893**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JOSE ACEVEDO
11157 42ND AVE
CORONA NY 11368-2646

September 2, 2025

Our File Number: J2502675

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3532. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 10, 2023, you owed: \$2,763.05

Between November 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,763.05

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JOSE ACEVEDO
11157 42ND AVE
CORONA NY 11368-2646

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our File Number: J2502675**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: VALERIE BRUNSON
81 N KENSICO AVE APT 2J
WHITE PLAINS NY 10604-2256

September 2, 2025

Our File Number: J2502713

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7807. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$2,260.54

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,260.54

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

VALERIE BRUNSON
81 N KENSICO AVE APT 2J
WHITE PLAINS NY 10604-2256

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Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: YVA CESAR
1275 E 51ST ST APT 5J
BROOKLYN NY 11234-2230

September 2, 2025

Our File Number: J2502725

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6703. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$2,263.52

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,263.52

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

YVA CESAR
1275 E 51ST ST APT 5J
BROOKLYN NY 11234-2230

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- ☐ **I want you to send me the name and address of the original creditor.**
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Portnoy Schneck, L.L.C., and include
our File Number: J2502725**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MARC CHERY
18 BRUCE LN
KINGS PARK NY 11754-4502

September 2, 2025

Our File Number: J2502727

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1682. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$6,004.10

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$6,004.10

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Hawthorne, NY 10532

MARC CHERY
18 BRUCE LN
KINGS PARK NY 11754-4502

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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DONNA KUSTAN
9 GERHARD RD UNIT 205
PLAINVIEW NY 11803-5519

September 2, 2025

Our File Number: J2502827

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9935. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$5,011.38

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$5,011.38

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

DONNA KUSTAN
9 GERHARD RD UNIT 205
PLAINVIEW NY 11803-5519

How do you want to respond?

Check all that apply:

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- ☐ **I want you to send me the name and address of the original creditor.**
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our File Number: J2502827**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LUIS ORTIZ
986 COUNTY ROUTE 6
GERMANTOWN NY 12526-6005

September 2, 2025

Our File Number: J2502894

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0796. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 24, 2023, you owed: \$2,299.75

Between December 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,299.75

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LUIS ORTIZ
986 COUNTY ROUTE 6
GERMANTOWN NY 12526-6005

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502894**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JENNIFER BERTOLLINI
208 MARSH DR
SYRACUSE NY 13214-1830

September 2, 2025

Our File Number: J2502706

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3474. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$1,023.03

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$4.47

Total amount of the debt now: \$1,018.56

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JENNIFER BERTOLLINI
208 MARSH DR
SYRACUSE NY 13214-1830

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502706**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ZACHARY AMBROSE
676 BRONSON ST
WATERTOWN NY 13601-2802

September 2, 2025

Our File Number: J2502685

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2103. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$5,379.07

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$5,379.07

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ZACHARY AMBROSE
676 BRONSON ST
WATERTOWN NY 13601-2802

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502685**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: PATRICK KELLY
107 PINE HILL RD APT 3
SYRACUSE NY 13209-1765

September 2, 2025

Our File Number: J2502820

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3604. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 1, 2023, you owed: \$1,978.95

Between December 1, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,978.95

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

PATRICK KELLY
107 PINE HILL RD APT 3
SYRACUSE NY 13209-1765

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502820**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MARY MAHONEY
6212 FURNACE RD
ONTARIO NY 14519-8903

September 2, 2025

Our File Number: J2502845

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9510. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 1, 2023, you owed: \$1,285.72

Between December 1, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,285.72

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

MARY MAHONEY
6212 FURNACE RD
ONTARIO NY 14519-8903

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502845**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DANIEL MILLER
7850 N MAIN ST
SPRINGWATER NY 14560-9754

September 2, 2025

Our File Number: J2502868

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7269. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 8, 2023, you owed: \$2,660.43

Between December 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,660.43

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

DANIEL MILLER
7850 N MAIN ST
SPRINGWATER NY 14560-9754

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502868**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: TINA BARBER
3918 HARDSCRABBLE RD
RANDOLPH NY 14772-9741

September 2, 2025

Our File Number: J2502698

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3192. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 24, 2023, you owed: \$1,491.52

Between November 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,491.52

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

TINA BARBER
3918 HARDSCRABBLE RD
RANDOLPH NY 14772-9741

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502698**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: SCOTT MATSON
1768 PLANK RD
PETERSBURG NY 12138-2008

September 2, 2025

Our File Number: J2502856

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6542. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$1,373.43

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,373.43

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

SCOTT MATSON
1768 PLANK RD
PETERSBURG NY 12138-2008

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502856**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: VIRGINIA MATSON
1768 PLANK RD
PETERSBURG NY 12138-2008

September 2, 2025

Our File Number: J2502857

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3780. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 17, 2023, you owed: \$1,290.26

Between December 17, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,290.26

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

VIRGINIA MATSON
1768 PLANK RD
PETERSBURG NY 12138-2008

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502857**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DEANNE MITCHELL
85 HILL ST # 101
HORNELL NY 14843-1855

September 2, 2025

Our File Number: J2502870

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0664. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 17, 2023, you owed: \$2,586.22

Between December 17, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,586.22

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

DEANNE MITCHELL
85 HILL ST # 101
HORNELL NY 14843-1855

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502870**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: PAUL OCZEK
2493 SWEET HOME RD APT 318
BUFFALO NY 14228-2247

September 2, 2025

Our File Number: J2502888

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2619. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 6, 2023, you owed: \$3,818.26

Between December 6, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,818.26

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

PAUL OCZEK
2493 SWEET HOME RD APT 318
BUFFALO NY 14228-2247

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502888**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LAURA SMITH
100 KOSTER ROW
BUFFALO NY 14226-3445

September 2, 2025

Our File Number: J2502959

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1589. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 24, 2023, you owed: \$5,712.01

Between November 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$5,712.01

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LAURA SMITH
100 KOSTER ROW
BUFFALO NY 14226-3445

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502959**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: BARNADY LEVONS
1157 E 80TH ST
BROOKLYN NY 11236-4101

September 2, 2025

Our File Number: J2502835

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3509. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 1, 2023, you owed: \$10,291.82

Between December 1, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$10,291.82

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

BARNADY LEVONS
1157 E 80TH ST
BROOKLYN NY 11236-4101

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502835**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LESA HAMILTON
24012 145TH AVE
ROSEDALE NY 11422-2306

September 2, 2025

Our File Number: J2502793

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4295. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 22, 2023, you owed: \$8,354.23

Between November 22, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$8,354.23

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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What else can you do?

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LESA HAMILTON
24012 145TH AVE
ROSEDALE NY 11422-2306

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502793**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: TRACE MEBANE
106 LONG BEACH RD
ISLAND PARK NY 11558-1439

September 2, 2025

Our File Number: J2502863

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6959. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 18, 2023, you owed: \$1,859.16

Between December 18, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,859.16

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

TRACE MEBANE
106 LONG BEACH RD
ISLAND PARK NY 11558-1439

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502863**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ALBERINA ROSATO
612 SOUTH ST APT A606
UTICA NY 13501-3772

September 2, 2025

Our File Number: J2502932

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1016. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 6, 2023, you owed: \$5,167.79

Between December 6, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$5,167.79

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ALBERINA ROSATO
612 SOUTH ST APT A606
UTICA NY 13501-3772

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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ELISABEL FERNANDEZ
620 E 188TH ST APT 15
BRONX NY 10458-6135

September 2, 2025

Our File Number: J2502765

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9635. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 10, 2023, you owed: \$5,998.48

Between December 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$5,998.48

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ELISABEL FERNANDEZ
620 E 188TH ST APT 15
BRONX NY 10458-6135

How do you want to respond?

Check all that apply:

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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502765**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JUDY MASLYN
75 PRESTIGE DR
CLIFTON SPRINGS NY 14432-9503

September 2, 2025

Our File Number: J2502852

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0208. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 29, 2023, you owed: \$2,089.60

Between November 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,089.60

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JUDY MASLYN
75 PRESTIGE DR
CLIFTON SPRINGS NY 14432-9503

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502852**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JENNIFER RIVERA
70 CASTLEWOOD DR
ROCHESTER NY 14624-1723

September 2, 2025

Our File Number: J2502925

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6816. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 18, 2023, you owed: \$1,145.98

Between December 18, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,145.98

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JENNIFER RIVERA
70 CASTLEWOOD DR
ROCHESTER NY 14624-1723

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502925**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: NANCY SZATKOWSKI
854 THOMAS LN
ANGOLA NY 14006-9572

September 2, 2025

Our File Number: J2502976

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3419. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 28, 2023, you owed: \$1,229.37

Between November 28, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,229.37

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

NANCY SZATKOWSKI
854 THOMAS LN
ANGOLA NY 14006-9572

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502976**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ALETA ALBERT
103 PARK ST
GROTON NY 13073-1140

September 2, 2025

Our File Number: J2502680

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2402. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 15, 2023, you owed: \$1,383.86

Between December 15, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,383.86

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ALETA ALBERT
103 PARK ST
GROTON NY 13073-1140

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502680**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: PETER MONTANYE
24 SKEET DR
CHESTERTOWN NY 12817-4721

September 2, 2025

Our File Number: J2502872

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3808. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 6, 2023, you owed: \$1,878.51

Between December 6, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,878.51

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

PETER MONTANYE
24 SKEET DR
CHESTERTOWN NY 12817-4721

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502872**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MICHAEL SHAFFER
15 DAVIS ROAD
WAYMART PA 18472

September 2, 2025

Our File Number: J2502949

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9137. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 12, 2023, you owed: \$1,095.85

Between December 12, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,095.85

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

MICHAEL SHAFFER
15 DAVIS ROAD
WAYMART PA 18472

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502949**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JENNIFER TAYNTOR
3116 ROUTE 55
POUGHQUAG NY 12570-5811

September 2, 2025

Our File Number: J2502983

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****9395. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 29, 2023, you owed: \$2,617.61

Between December 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,617.61

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JENNIFER TAYNTOR
3116 ROUTE 55
POUGHQUAG NY 12570-5811

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502983**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: JOHN WILLEY
413 GEYSER RD
BALLSTON SPA NY 12020-3022

September 2, 2025

Our File Number: J2503014

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1317. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 6, 2023, you owed: \$3,930.63

Between December 6, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,930.63

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

JOHN WILLEY
413 GEYSER RD
BALLSTON SPA NY 12020-3022

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2503014**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LUCIEN YAMEOGO
3333 BROADWAY APT A8E
NEW YORK NY 10031-8723

September 2, 2025

Our File Number: J2503017

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****0518. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 6, 2023, you owed: \$8,551.85

Between December 6, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$8,551.85

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LUCIEN YAMEOGO
3333 BROADWAY APT A8E
NEW YORK NY 10031-8723

How do you want to respond?

Check all that apply:

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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2503017**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: VLADIMIR DIAZ
2864 E 195TH ST
BRONX NY 10461-3915

September 2, 2025

Our File Number: J2502746

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7697. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 27, 2023, you owed: \$1,970.57

Between December 27, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,970.57

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

VLADIMIR DIAZ
2864 E 195TH ST
BRONX NY 10461-3915

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502746**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: PATRICIA ODY
619 ALTAMONT AVE
SCHENECTADY NY 12303-1303

September 2, 2025

Our File Number: J2502889

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6184. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 8, 2023, you owed: \$3,364.23

Between December 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,364.23

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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How can you dispute the debt?

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

PATRICIA ODY
619 ALTAMONT AVE
SCHENECTADY NY 12303-1303

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502889**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MERCEDES RODRIGUEZ
149 OAK ST
WEST HEMPSTEAD NY 11552-2133

September 2, 2025

Our File Number: J2502928

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7837. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 12, 2023, you owed: \$1,071.56

Between December 12, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,071.56

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

MERCEDES RODRIGUEZ
149 OAK ST
WEST HEMPSTEAD NY 11552-2133

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502928**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: CHANDLER THOMPSON
2931 US ROUTE 9
NORTH HUDSON NY 12855-2210

September 2, 2025

Our File Number: J2502987

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8732. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 8, 2023, you owed: \$1,999.11

Between December 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,999.11

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

CHANDLER THOMPSON
2931 US ROUTE 9
NORTH HUDSON NY 12855-2210

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
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 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: RICHARD WHYTE
531 SARATOGA AVE
BROOKLYN NY 11212-4518

September 2, 2025

Our File Number: J2503012

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3307. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 7, 2023, you owed: \$2,244.96

Between November 7, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,244.96

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

RICHARD WHYTE
531 SARATOGA AVE
BROOKLYN NY 11212-4518

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2503012**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: FRANCISCO ABREU
14 BLEECKER ST APT 2
BROOKLYN NY 11221-3869

September 2, 2025

Our File Number: J2502674

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1479. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 10, 2023, you owed: \$8,045.45

Between December 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$8,045.45

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

FRANCISCO ABREU
14 BLEECKER ST APT 2
BROOKLYN NY 11221-3869

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502674**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: KAZIM ADEYEMI
15 WHITE PL
STATEN ISLAND NY 10310-1916

September 2, 2025

Our File Number: J2502676

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3251. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$7,460.51

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$7,460.51

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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How can you dispute the debt?

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<https://psdisputeform.com>

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

KAZIM ADEYEMI
15 WHITE PL
STATEN ISLAND NY 10310-1916

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502676**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DRENDY COLE
1975 LAFONTAINE AVE APT 1K
BRONX NY 10457-4719

September 2, 2025

Our File Number: J2502733

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7432. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 10, 2023, you owed: \$1,383.12

Between December 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,383.12

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

DRENDY COLE
1975 LAFONTAINE AVE APT 1K
BRONX NY 10457-4719

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- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502733**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MAYRA CORREA
2611 CRESCENT ST APT 1B
ASTORIA NY 11102-2907

September 2, 2025

Our File Number: J2502738

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1032. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 10, 2023, you owed: \$1,059.25

Between December 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,059.25

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

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ASTORIA NY 11102-2907

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Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MICHELLE MASON
115111 229TH ST
CAMBRIA HEIGHTS NY 11411-1419

September 2, 2025

Our File Number: J2502853

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1296. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 26, 2023, you owed: \$7,112.71

Between November 26, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$7,112.71

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

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How can you dispute the debt?

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Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

MICHELLE MASON
115111 229TH ST
CAMBRIA HEIGHTS NY 11411-1419

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 - ☐ The amount is wrong.
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- ☐ **I want you to send me the name and address of the original creditor.**
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PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DONNA PARISH-BISCHOFF
438 VIOLET AVE
POUGHKEEPSIE NY 12601-1042

September 2, 2025

Our File Number: J2502901

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8577. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 26, 2023, you owed: \$9,117.99

Between December 26, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$9,117.99

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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Hawthorne, NY 10532

DONNA PARISH-BISCHOFF
438 VIOLET AVE
POUGHKEEPSIE NY 12601-1042

How do you want to respond?

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 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502901**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DONNIE RHOADES
44 SMITH ST
BROCKPORT NY 14420-1210

September 2, 2025

Our File Number: J2502923

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****2253. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 17, 2023, you owed: \$2,129.70

Between December 17, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,129.70

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

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22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

DONNIE RHOADES
44 SMITH ST
BROCKPORT NY 14420-1210

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502923**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ANIK SAHA
8338 256TH ST
GLEN OAKS NY 11004-1612

September 2, 2025

Our File Number: J2502939

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8425. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 10, 2023, you owed: \$3,136.82

Between December 10, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,136.82

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ANIK SAHA
8338 256TH ST
GLEN OAKS NY 11004-1612

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502939**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ZACKERY UNGARO
3905 S PARK AVE
BLASDELL NY 14219-1819

September 2, 2025

Our File Number: J2502999

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6665. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 27, 2023, you owed: \$8,721.82

Between December 27, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$8,721.82

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ZACKERY UNGARO
3905 S PARK AVE
BLASDELL NY 14219-1819

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502999**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: MOHAMMED AHMED
8775 146TH ST
JAMAICA NY 11435-3469

September 2, 2025

Our File Number: J2502678

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****3254. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$2,811.50

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,811.50

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

MOHAMMED AHMED
8775 146TH ST
JAMAICA NY 11435-3469

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502678**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: NASSIM BENAISSA
3402 153RD ST APT B26
FLUSHING NY 11354-3935

September 2, 2025

Our File Number: J2502704

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****4290. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 26, 2023, you owed: \$3,180.11

Between November 26, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,180.11

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

NASSIM BENAISSA
3402 153RD ST APT B26
FLUSHING NY 11354-3935

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502704**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: LEA BOLOBANIC
1125 BANNER AVE APT 9C
BROOKLYN NY 11235-5263

September 2, 2025

Our File Number: J2502711

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****6498. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of November 24, 2023, you owed: \$4,586.43

Between November 24, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,586.43

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

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2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

LEA BOLOBANIC
1125 BANNER AVE APT 9C
BROOKLYN NY 11235-5263

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$_____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502711**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: VALERIE BRUNSON
81 N KENSICO AVE APT 2J
WHITE PLAINS NY 10604-2256

September 2, 2025

Our File Number: J2502714

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5046. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$3,113.90

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$3,113.90

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

VALERIE BRUNSON
81 N KENSICO AVE APT 2J
WHITE PLAINS NY 10604-2256

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502714**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: SAMUEL FASON
115 JACKSON ST
ROCHESTER NY 14621-4019

September 2, 2025

Our File Number: J2502760

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****7256. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 17, 2023, you owed: \$1,052.49

Between December 17, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,052.49

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
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Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

SAMUEL FASON
115 JACKSON ST
ROCHESTER NY 14621-4019

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502760**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: TYRA JEAN
424 E 116TH ST APT 19
NEW YORK NY 10029-1641

September 2, 2025

Our File Number: J2502809

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****8399. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 29, 2023, you owed: \$4,474.17

Between December 29, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$4,474.17

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

TYRA JEAN
424 E 116TH ST APT 19
NEW YORK NY 10029-1641

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

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Portnoy Schneck, L.L.C., and include
our File Number: J2502809**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: KEVIN LABOMBARD
401 ELLENBURG CENTER RD
ELLENBURG CTR NY 12934-1930

September 2, 2025

Our File Number: J2502830

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****5522. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 8, 2023, you owed: \$2,775.10

Between December 8, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$2,775.10

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

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<https://psdisputeform.com>

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3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

KEVIN LABOMBARD
401 ELLENBURG CENTER RD
ELLENBURG CTR NY 12934-1930

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502830**

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: ADRIAN MARTINEZ
PO BOX 118
UNIONDALE NY 11553-0118

September 2, 2025

Our File Number: J2502849

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to PCA ACQUISITIONS V, LLC . We will use any information you give us to help collect the debt.

Our Information shows:

You had a SYNCHRONY BANK account with account number *****1558. That account was assigned to PCA ACQUISITIONS V, LLC, who is the current creditor.

As of December 13, 2023, you owed: \$1,364.27

Between December 13, 2023 and today:

You were charged this amount in interest: +\$.00

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,364.27

Very truly yours,

Rachel E. Portnoy, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 13, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 13, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at:
<https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 13, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

ADRIAN MARTINEZ
PO BOX 118
UNIONDALE NY 11553-0118

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$** _____

**Make your Check payable to
Portnoy Schneck, L.L.C., and include
our File Number: J2502849**